

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

**SCOTT E. TANNE, ESQ., P.C.**  
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**Attorney for Debtors**

In Re:

**Karl Dennis Lord**  
Debtor



Order Filed on July 7, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-24391-VFP

Adv. No.:

Hearing Date: June 15, 2017

Judge: Papalia

**ORDER OF DISCHARGE OF LIEN OF CITIBANK  
PURSUANT TO 11 U.S.C. 522(f)**

The relief set forth on the following pages, numbered two (2) through 2 is hereby **ORDERED**.

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**DATED: July 7, 2017**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
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**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

**Page 2**

Debtor: Karl Dennis Lord  
Case No.: 16-24391-VFP  
Caption of Order: Order of Discharge of Citibank

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Upon consideration of Debtor's motion to avoid the judgment lien of Citibank, and the Court being satisfied that the Debtor is entitled to have the lien on record in the Superior Court of New Jersey avoided pursuant to 11 U.S.C. § 522(f), it is hereby

**ORDERED** that upon successful completion of the instant Chapter 13 case, or discharge of a succeeding Chapter 7 case in the event of conversion under Title 11 of the United States Code, the Clerk of the Superior Court of New Jersey shall discharge the lien of the following Judgment heretofore entered against the Debtor:

DC-012938-10 entered in the Superior Court of New Jersey in favor of Citibank, in or around 2010, against Debtor on property located at 1 Main Road, Hibernia, NJ 07842, and more particularly described as Lot 1, Block 30606 on the official tax map of the Town of Hibernia, County of Morris, State of New Jersey in the amount of \$882.00; and it is

**FURTHER ORDERED** that Citibank is directed forthwith to take all steps necessary and appropriate to release the lien and remove it from the local Mortgage and Judgment indices; and it is

**FURTHER ORDERED** that should Citibank fail to release and remove the lien as ordered, the Debtor has the right to file same and take all steps necessary and appropriate to release the lien and remove it from the local Mortgage and Judgment indices; and it is

**FURTHER ORDERED** that the judgment lien of Citibank be paid as a general unsecured claim in accordance with the Chapter 13 Plan, if a timely proof of claim is filed.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Karl Dennis Lord  
Debtor

Case No. 16-24391-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2017.

db +Karl Dennis Lord, PO Box 313, Hibernia, NJ 07842-0313

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, successor in interest to JPMorgan Chase Bank, N.A. as Trustee for Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortg dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, nj\_ecf\_notices@buckleymadole.com

Marie-Ann Greenberg magecf@magtrustee.com

Scott E. Tanne on behalf of Debtor Karl Dennis Lord info@tannelaw.com, clerk@tannelaw.com

TOTAL: 4